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To: Examiner Chongshan Chen From: Dan C. Hu  
Company: USPTO Date: June 2, 2004  
Group Art Unit 2172  
Fax: (703) 872-9306 Pages: 15 (including coversheet)  
Your Re: SN 09/784,392 Our Re: 9417 (NCR.0026US)  
☐ Urgent ☐ For Review ☐ Please Comment ☐ Please Reply ☐ Confirm Receipt

Attorney Docket No.: 9417 (NCR.0026US)  
Date: June 2, 2004

DCH/dlt

Applicant(s): DONALD R. PETERSON ET AL.  
Serial No.: 09/784,392  
Filing Date: February 15, 2001  
Title: OPTIMIZED END TRANSACTION PROCESSING

1. Reply to Office Action Mailed April 5, 2004

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**OFFICIAL****RECEIVED  
CENTRAL FAX CENTER****JUN 02 2004****IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicant:	Donald R. Peterson et al.	§	Group Art Unit:	2172
Serial No.:	09/784,392	§		
Filed:	February 15, 2001	§	Examiner:	Chongshan Chen
For:	OPTIMIZED END TRANSACTION PROCESSING	§	Atty. Dkt. No.:	9417 (NCR.0026US)

Mail Stop AF  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**REPLY TO OFFICE ACTION MAILED APRIL 5, 2004**

Dear Sir:

In response to the Office Action of April 5, 2004, please amend the above-identified application as follows:

**The Claims** are reflected in the listing of claims, which begins on page 2 of this paper. The claims have not been amended by this paper.

**Remarks/Arguments** begin on page 10 of this paper.

Date of Deposit: <u>June 2, 2004</u>
I certify that this document and authorization to charge deposit account is being facsimile transmitted to the Commissioner for Patents Office (Fax No. 703/872-9306) on the date indicated above.
<u>Dawn L. Thomas</u>
Dawn L. Thomas